

Frankenmuth Insurance Begins Issuance of Personal Auto Premium Relief Checks to Michigan Policyholders

As you're aware, Frankenmuth Insurance announced that we will be providing a premium refund of 15% to our personal auto policyholders for April and May. There is no question that stay-in-place orders, increased telecommuting and unemployment have reduced the number of drivers on the road, which will have a favorable impact on loss experience.

We have carefully modeled the anticipated impact these orders will have on our personal auto performance and we're pleased to have received regulatory approval to issue one check for the total refund to personal auto policyholders in Michigan. These will be issued this week for policies in force as of April 30, 2020.

As a reminder, vehicles included are automobiles, vans and pickup trucks. The refund does not apply to automobiles in storage, antique vehicles, motorhomes, motorcycles, trailers and campers. The total dollar refund per policy is subject to a minimum \$20 refund. There is no action that you or your policyholders need to take to receive the refund checks.

To help your agency respond to policyholder inquiries about our personal auto premium refund program, a [quick guide](#) has been developed. The guide includes a sample calculation and scenarios to show how the refund is applied to personal auto premium, as well as instructions for viewing policyholders' issued check number, refund amount and check stub verbiage under Policy Inquiry in Agency Services. You can also leverage our COVID-19 response page, which has been updated with details regarding the refund program and a sample refund calculation tool to help policyholders estimate their refund amount.

During this time, you may also direct policyholders to our premium refund line staffed with Personal Lines underwriters at (800) 234-1133 ext. 3010.

As always, thank you for your continued partnership and support. We are committed to servicing your agency and our mutual customers, and bringing peace of mind to those who may be facing financial challenges due to COVID-19. Should these stay-in-place orders be extended and/or additional savings be realized, we plan to incorporate them into future rate indications.

To learn more about our response to COVID-19, please [visit our website](#) for more information.

If you have questions about our refund program, please feel free to contact your Personal Lines field manager or underwriter.